

**Information to identify the case:**

Debtor 1	<b>David Fanslau</b>	Social Security number or ITIN	xxx-xx-8105
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Carly Fanslau</b>	Social Security number or ITIN	xxx-xx-3371
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-15741-CMG</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Fanslau

Carly Fanslau  
fka Carly Turley

12/27/21

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David Fanslau  
Carly Fanslau  
Debtors

Case No. 17-15741-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 27, 2021

Form ID: 3180W

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	David Fanslau, Carly Fanslau, 8 Ray Dr, Toms River, NJ 08753-7620
cr	+ Grassy Sprain Group, Inc., 9858 Clint Moore Rd., Ste. C-11 #217, Boco Raton, FL 33496-1034
516806142	Discover Student Loans, POB 6107, Carol Stream, IL 60197-6107
516719557	Fed Loan Seving, PO Box 69184, Harrisburg, PA 17106-9184
516719558	Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
516880492	First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, PO Box 503430, San Diego, CA 92150-3430
516994107	+ Grassy Sprain Group, Inc., 9858 Clint Moore Rd., Ste. C-11, #217, Boca Raton, FL 33496-1034
516719561	+ M&T Ban, 1 Fountain Plz, Buffalo, NY 14203-1495
516719562	++ NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410 address filed with court:, Nationwide Bank, 1 Nationwide Plz, Columbus, OH 43215-2226
516884297	+ Nationwide, POB 23356, Pittsburgh, PA 15222-6356
516774009	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516997753	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 27 2021 21:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 27 2021 21:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516754499	EDI: GMACFS.COM	Dec 28 2021 02:58:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
516719543	EDI: GMACFS.COM	Dec 28 2021 02:58:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
516719545	EDI: BANKAMER.COM	Dec 28 2021 02:58:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
516719544	EDI: BANKAMER.COM	Dec 28 2021 02:58:00	Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
516719547	EDI: CITICORP.COM	Dec 28 2021 02:58:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
516719548	EDI: CITICORP.COM	Dec 28 2021 02:58:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
516719549	EDI: WFNNB.COM	Dec 28 2021 02:58:00	Comenity Bank, 220 W Schrock Rd, Westerville, OH 43081-2873

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516719550	EDI: WFNNB.COM	Dec 28 2021 02:58:00	Comenity Bank/New York & Co, PO Box 182125, Columbus, OH 43218-2125
516890238	+ EDI: WFNNB.COM	Dec 28 2021 02:58:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516719554	EDI: DISCOVER.COM	Dec 28 2021 02:58:00	Discover, PO Box 30948, Salt Lake City, UT 84130-0948
516719555	EDI: DISCOVER.COM	Dec 28 2021 02:58:00	Discover Financial, PO Box 30948, Salt Lake City, UT 84130-0948
516719551	Email/Text: electronicbkydocs@nelnet.net	Dec 27 2021 21:57:00	Dept of Ed/582/Nelnet, Attn: Claims/Bankruptcy, PO Box 82505, Lincoln, NE 68501-2505
516719552	Email/Text: electronicbkydocs@nelnet.net	Dec 27 2021 21:57:00	Dept. of Education, 121 S 13th St, Lincoln, NE 68508-1904
516719556	EDI: DISCOVER.COM	Dec 28 2021 02:58:00	Discover Financial Services, PO Box 3025, New Albany, OH 43054-3025
516806004	+ EDI: DISCOVERSL.COM	Dec 28 2021 02:58:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
516719546	EDI: JPMORGANCHASE	Dec 28 2021 02:58:00	Chase Card, Attn: Correspondence, PO Box 15298, Wilmington, DE 19850-5298
516908648	Email/PDF: resurgentbknofications@resurgent.com	Dec 27 2021 22:06:34	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516817313	Email/Text: camanagement@mtb.com	Dec 27 2021 21:57:00	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
516719560	Email/Text: camanagement@mtb.com	Dec 27 2021 21:57:00	M & T Bank, PO Box 844, Buffalo, NY 14240-0844
516977485	+ EDI: MID8.COM	Dec 28 2021 02:58:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517920115	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 27 2021 22:06:41	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517920116	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 27 2021 22:06:33	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368, Merrick Bank, c/o Resurgent Capital Services 29603-0368
516719563	EDI: RMSC.COM	Dec 28 2021 02:58:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
516871129	EDI: Q3G.COM	Dec 28 2021 02:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518137323	+ Email/Text: bncmail@w-legal.com	Dec 27 2021 21:57:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518137322	+ Email/Text: bncmail@w-legal.com	Dec 27 2021 21:57:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516719565	EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
516719564	EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
516723359	+ EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516719566	EDI: RMSC.COM		

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516719567	EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516719568	EDI: TFSR.COM	Dec 28 2021 02:58:00	Synchrony Bank/Pc Richard, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516748712	+ Email/Text: electronicbkydocs@nelnet.net	Dec 28 2021 02:58:00	Toyota Motor Credit Co, PO Box 8026, Cedar Rapids, IA 52408-8026
		Dec 27 2021 21:57:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516719553	*	Dept. of Education, 121 S 13th St, Lincoln, NE 68508-1904
516994108	*+	Grassy Sprain Group, Inc., 9858 Clint Moore Rd., Ste. C-11 #217, Boca Raton, FL 33496-1034
516719559	##	Loan Depot, PO Box 503430, San Diego, CA 92150-3430

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Lakeview Loan Servicing LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marc C Capone	on behalf of Debtor David Fanslau ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Joint Debtor Carly Fanslau ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman

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n@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Lakeview Loan Servicing LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor Lakeview Loan Servicing LLC rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10